GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2940
ANSWERED ON:16.03.2001
PRIORITY SECTOR LENDING
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Will the Minister of FINANCE be pleased to state:

(a) the details of priority sector advances out of total advance given by each public sector banks during the last three years, till date, state-wise;

(b) whether any guidelines have been issued by the Government to these banks in this regard;

(c) if so, the details thereof;

(d) whether the target was met by these banks during the above period;

(e) if so, the details in this regard; and

(f) if not, the reasons therefor and the action taken by RBI against such banks?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a): The details of priority sector advances of public sector banks for the last three years are given State-wise at Annexure-I and bank-wise at Annexure-II.

(b) & (c): Reserve Bank of India (RBI) has prescribed for public sector banks a target of 40 per cent of net bank credit for lending to the priority sector.

(d),(e)&(f): Public sector banks as a group have achieved the target for lending to priority sector during the last three years as given in Annexure-II.

Individual banks which are having shortfall in lending to priority sector have been asked to contribute to Rural Infrastructure Development Fund (RIDF) established with National Bank Agriculture and Rural Development (NABARD). The position in respect o lending to the priority sector is reviewed on the basis of periodic returns and banks, which do not achieve the target, are advised to take steps to improve the flow of credit to the priority sector so as to achieve the target.

ANNEXURE- I

PRIORITY SECTOR LENDING OF PUBLIC SECTOR BANKS : STATE-WISE (Rs. Crore)

STATE/UNION TERRITORY	MARCH 1997	MARCH 1998	MARCH 1999
1 ANDHRA PRADESH	7205.62	8727.8	9202.44
2 ARUNACHAL PRADESH	20.27	23.79	29.93
3 ASSAM	1018.89	963.16	1083.8
4 BIHAR	2993.98	3107.43	3604.2
5 GOA	269.47	339.87	421.09
6 GUJARAT	4675.29	5542.48	6228.66
7 HARYANA	2487.61	2893.73	3506.5
8 HIMACHAL PRADESH	487.06	58.05	640.79
9 JAMMU & KASHMIR	247.54	302.8	342.98
10 KARNATAKA	5971.12	7017.59	8601.58
11 KERALA	3395.4	3499.6	3918.86
12 MADHYA PRADESH	4205.57	4909.41	5638.55
13 MAHARASHTRA	10453.26	12697.68	15457.85
14 MANIPUR	96.31	102.86	111.1
15 MEGHALAYA	49.26	62.05	67.02
16 MIZORAM	19.18	22.72	27.35
17 NAGALAND	66.46	58.92	65.9

18 NCT OF DELHI 3743.13 4639.57 5902.95
19 ORISSA 1901.25 2089.2 2105.74
20 PUNJAB 4695.32 5502.57 6583.48
21 RAJASTHAN 2808.41 3614.73 4197.77
22 SIKKIM 17.63 24.67 27.82
23 TAMIL NADU 9049.19 9736.06 10467.29
24 TRIPURA 122.53 132.43 138.73
25 UTTAR PRADESH 7435.39 8360.68 9298.93
26 WEST BENGAL 4639.25 5155.67 5680.61
27 ANDAMAN & NI 15.97 16.9 24.89
28 CHANDIGARH 509.34 509.27 576.5
29 DADRA & NH 6.36 11.99 17.04
30 DAMAN & DIU 6.59 7.5 8.4
31 LAKSHADWEEP 1.76 2.16 2.27
32 PONDICHERRY 104.73 104.33 113.1

Annexure-II

Priority Sector Lending of Public Sector Banks (Amount in Rs. Crore)

Net Bank Credit(NBC) Priority Sector(PS) Lending %age PS Lending to NBC

As on March of-
1998 1999 2000 1998 1999 2000 1998 1999 2000

1 SB of India 60127.00 65775.00 79003.04 22523.00 26527.00 32273.67 37.459 40.3299 40.8512
2 SB of B&J 3875.60 3956.33 4339.81 1573.77 1767.66 2125.10 40.6071 44.6793 48.9676
3 SB of Hyderabad 4903.82 5019.77 5760.00 1843.64 2037.58 2492.50 37.596 40.5911 43.2726
4 SB of Indore 1907.27 2137.63 2765.65 862.39 975.54 1220.10 45.2159 45.6365 44.1162
5 SB of Mysore 2559.38 2739.93 3016.68 1070.92 1258.51 1377.34 41.8429 45.9322 45.6575
6 SB of Patiala 4368 4639 5363 1742 1986 2236.47 39.881 42.811 41.7018
7 SBof Saurashtra 2476.04 2708.08 3189.68 1099.64 1326.3 1460.35 44.4112 48.9757 45.7836
8 SB of Travancore 2372.34 2313.63 2573.51 1375.65 1524.46 1843.34 57.9871 65.8904 71.6275
9 Allahabad Bank 5928.63 6934.77 8361 2140.24 2821.09 3572.66 36.1001 40.6804 42.7301
10 Andhra Bank 3373.84 4274.65 5221.86 1395.71 1874.08 2358.06 41.3686 43.8417 45.1575
11 Bank of Baroda 12927.82 13383.56 15548.61 6058.17 6560.14 7670.55 46.8615 49.0164 49.3327
12 Bank of India 13007.87 14166.1 16733.45 6278.28 6855.93 7567.5 48.2652 48.3967 45.2238
13 Bank of Maharashtra 3947.67 4304.02 5339.83 1619.3 1875.32 2289.06 41.0191 43.5714 42.8677
14 Canara Bank 13586.79 15131.88 17622.35 6598.85 6966.53 7717.38 48.5681 46.0388 43.7931
15 Cent B of India 10840 12885 15350 4396.31 5595.47 6635.26 40.5564 43.4262 43.2264
16 Corporation Bank 3098.66 4697.63 6071.651321.59 1887.73 2561.14 42.6504 40.1847 42.1819
17 Dena Bank 5191.11 6243.32 7080.18 2197.14 2772.45 3063.49 42.3251 44.4067 43.2685
18 Indian Bank 5709.26 5931.66 6946.25 2465.31 2489.2 3190.78 43.1809 41.9646 45.9353
19 Ind Overseas Bank 6179.5 7445.26 7820.54 2756.62 3159.09 3603.81 44.6091 42.4309 46.0813
20 Oriental Bank of Com 5794.88 8000 9708 2560 3300 4080.4 44.1769 41.25 42.0313
21 Punjab National Bank 15960.3 18282.49 22035 6489.4 8038.87 9833.91 40.6596 43.9703 44.6286
22 Punjab & Sind Bank 3303.35 4136.86 4281.36 1461.3 1750.27 2079.05 44.2369 42.3091 48.5605
23 Syndicate Bank 5362 7546.64 8760 2286 3598 4170 42.6333 47.6768 47.6027
24 Union B of India 9144.54 9939.79 13467 4220.76 4683.77 5414.04 46.1561 47.1214 40.2023
25 United B of India 4182 4696 5634 1754 1891 2459.87 41.9417 40.2683 43.6612
26 Uco Bank 5213.37 5305.42 6843 1943.65 2128.03 2550 37.282 40.1105 37.2644
27 Vijaya Bank 2877.85 3609 4107.09 1285 1550 1961.31 44.6514 42.9482 47.7542

All PS Banks 218218.89 246203.42 292942.54 91318.64 107200.02 127807.14 41.8473 43.5412 43.6287